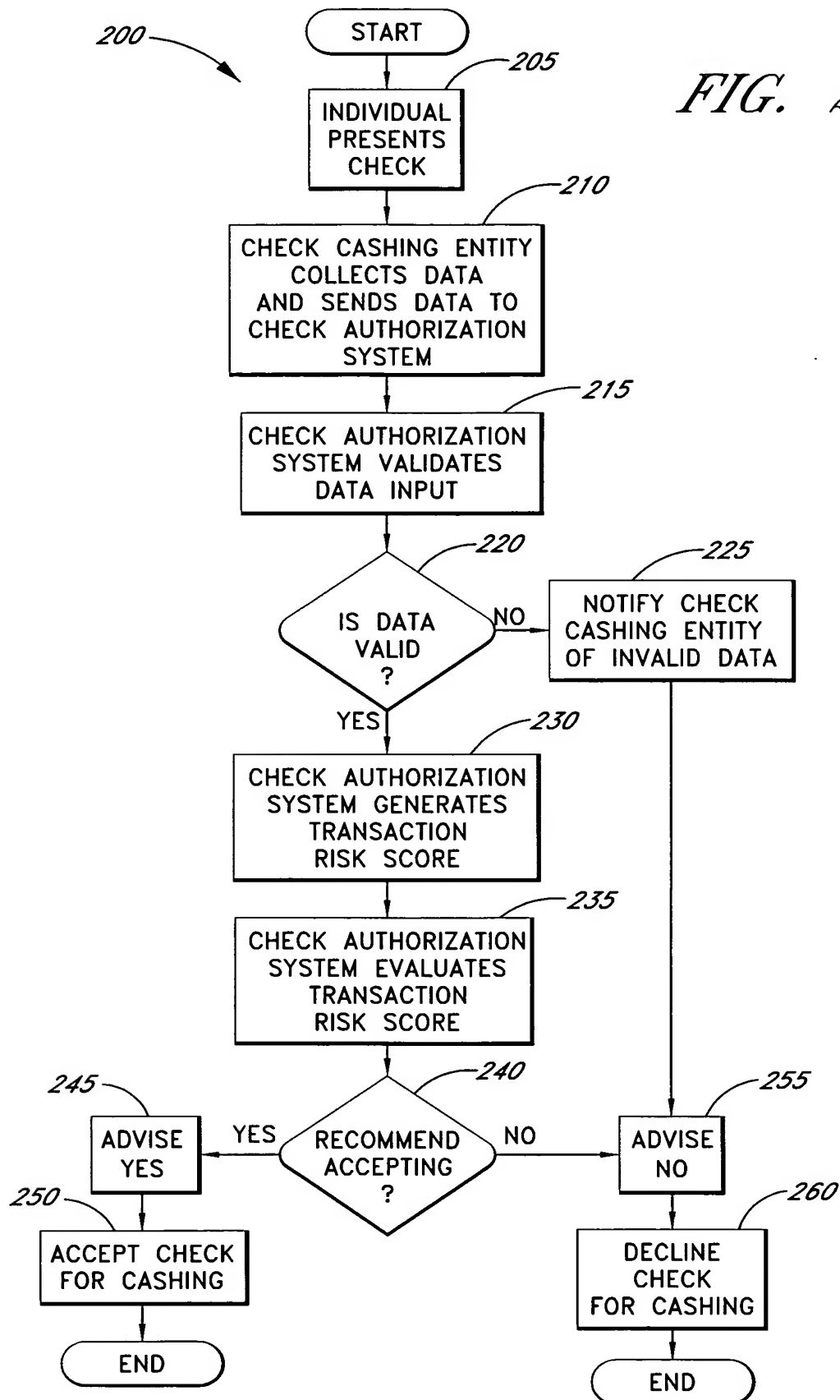


FIG. 1

FIG. 2



3/23

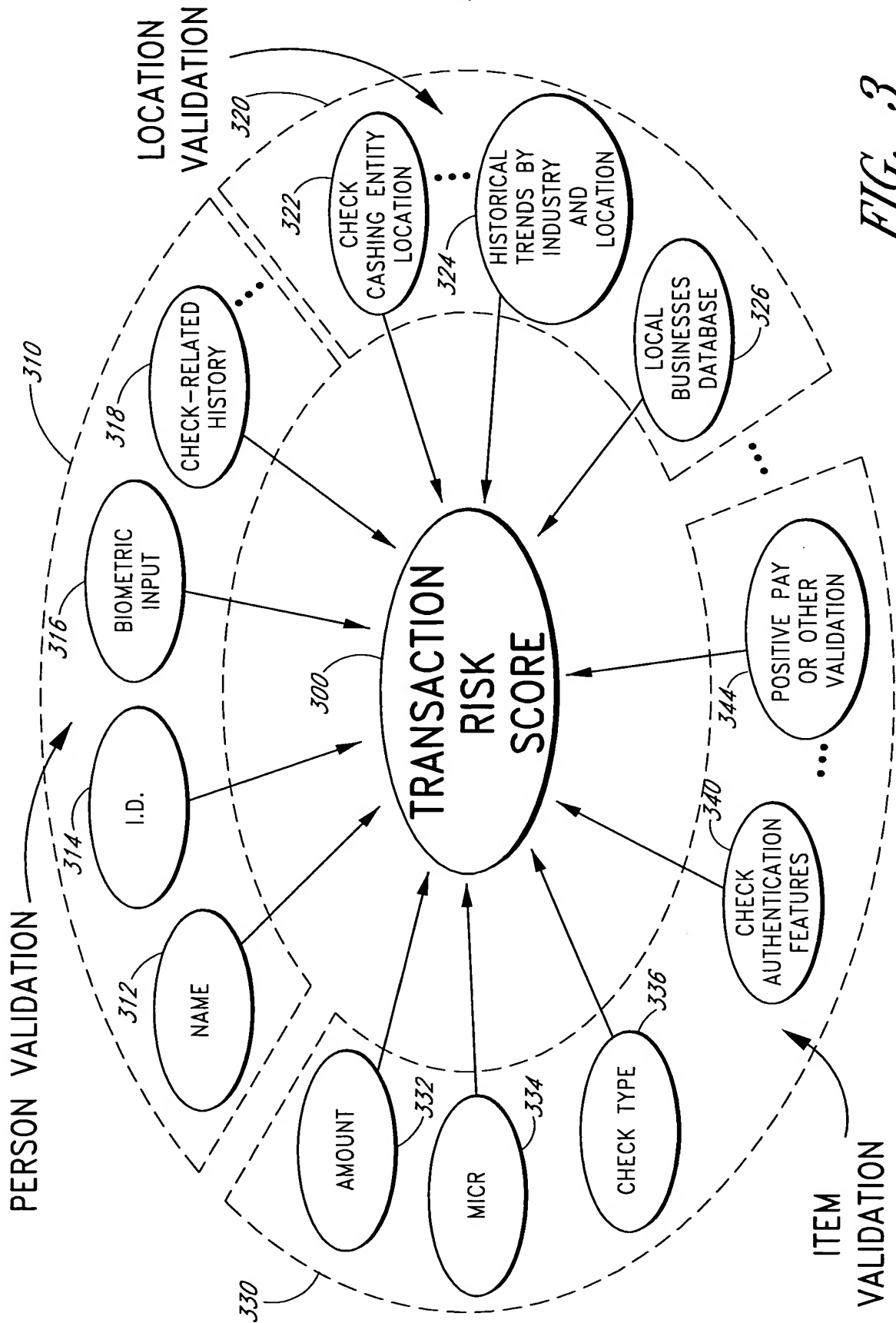


FIG. 3

4/23

410	420	430	440
<u>Variable</u>	<u>Value</u>	<u>Score</u>	
Check Amount	\$1000	47	
Positive Pay	Match	500	
Local Employer	Yes	50	
Company Size	1000	50	
Insignia Confidence	Excellent	72	
Biometric Confidence	Not Used	50	
Previous History	Preferred	236	
Total Amt. Checks/6 days	\$1500	45	
(Cutoff = 235)		Total: 1050	TRANSACTION APPROVED
			440
SCORE CALCULATION A	420	430	
410	420	430	440
<u>Variable</u>	<u>Value</u>	<u>Score</u>	
Check Amount	\$100	49	
Positive Pay	Data Unavail.	50	
Local Employer	Unknown	30	
Company Size	Unknown	30	
Company Size	Unknown	30	
Insignia Confidence	Not Used	46	
Previous History	Above Avg.	50	
Total Amt. Checks/6 days	\$1000	45	
(Cutoff = 235)		Total: 340	TRANSACTION APPROVED
			440
SCORE CALCULATION C	420	430	
410	420	430	440
<u>Variable</u>	<u>Value</u>	<u>Score</u>	
Check Amount	\$100	49	
Positive Pay	No Match	-100	
Local Employer	No	0	
Company Size	250	40	
Insignia Confidence	70% Conf.	46	
Biometric Confidence	55% Conf.	20	
Previous History	Average	44	
Total Amt. Checks/6 days	\$1000	45	
(Cutoff = 235)		Total: 144	TRANSACTION DENIED
			440
SCORE CALCULATION D	420	430	
410	420	430	440
<u>Variable</u>	<u>Value</u>	<u>Score</u>	
Check Amount	\$5000	10	
Positive Pay	Item Paid	-1000	
Local Employer	Yes	50	
Company Size	1000	50	
Insignia Confidence	Very Weak	0	
Biometric Confidence	Not Used	50	
Previous History	Neutral	10	
Total Amt. Checks/6 days	\$8000	10	
(Cutoff = 235)		Total: -820	TRANSACTION DENIED
			440
SCORE CALCULATION B	420	430	

FIG. 4

500

509

BANK ROUTING NUMBER	BANK ACCOUNT NUMBER	CHECK NO.	DATE ISSUED	PAYEE	AMOUNT	PAYOR	PAYMENT/STATUS ACTIVITY	DATE OF PAYMENT/STATUS ACTIVITY	...

FIG. 5

6/23

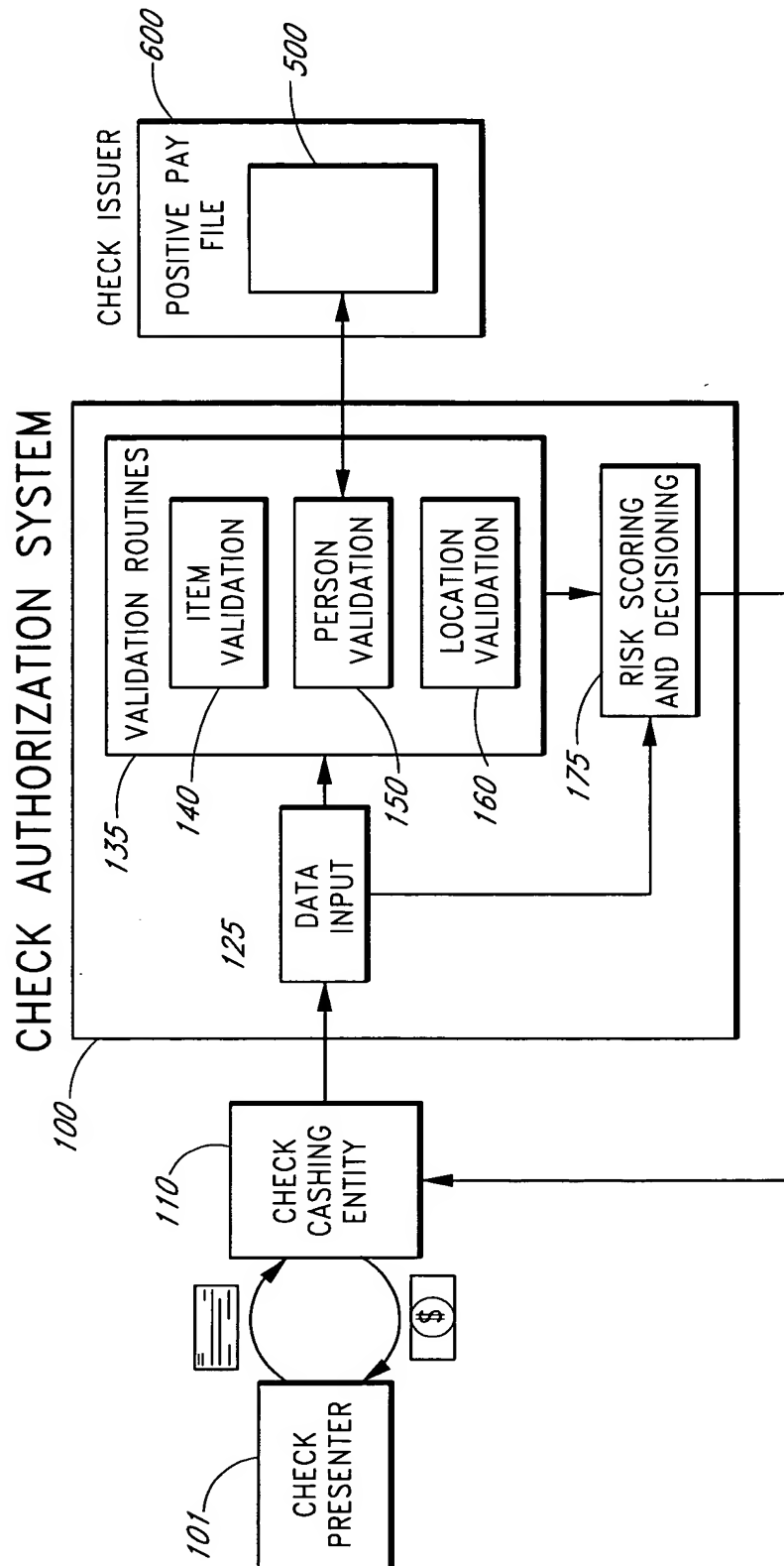


FIG. 6A

7/23

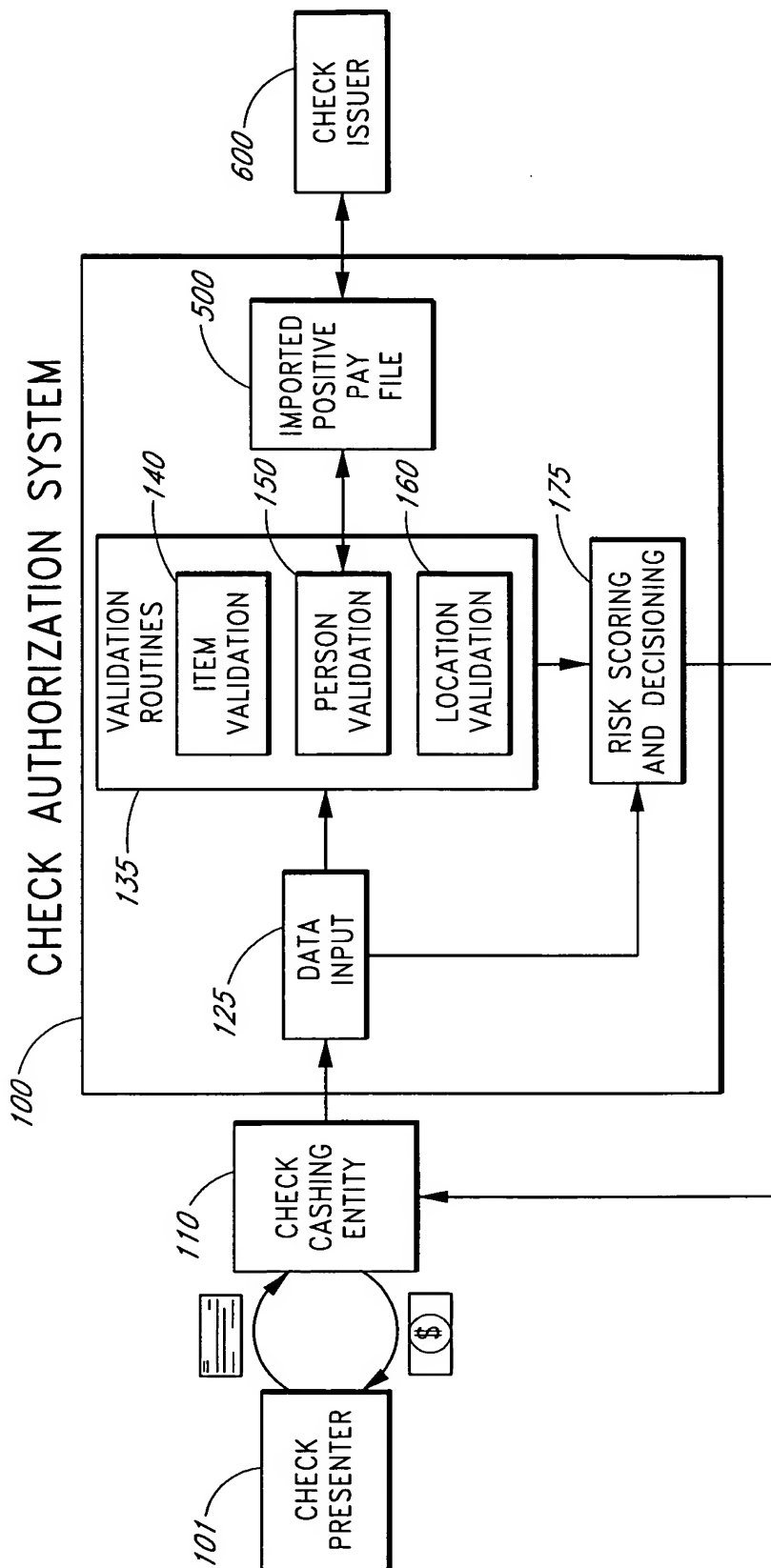
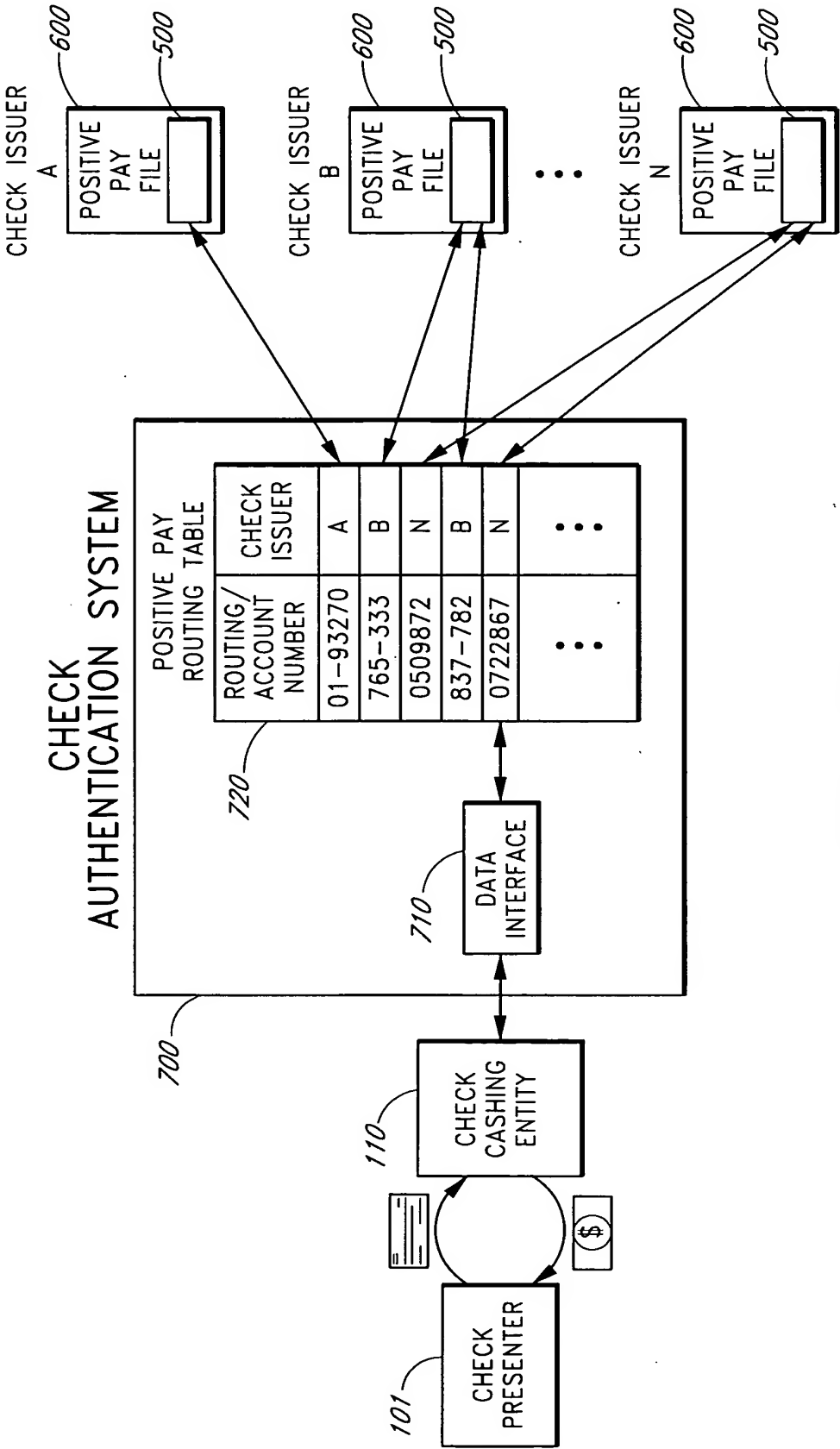
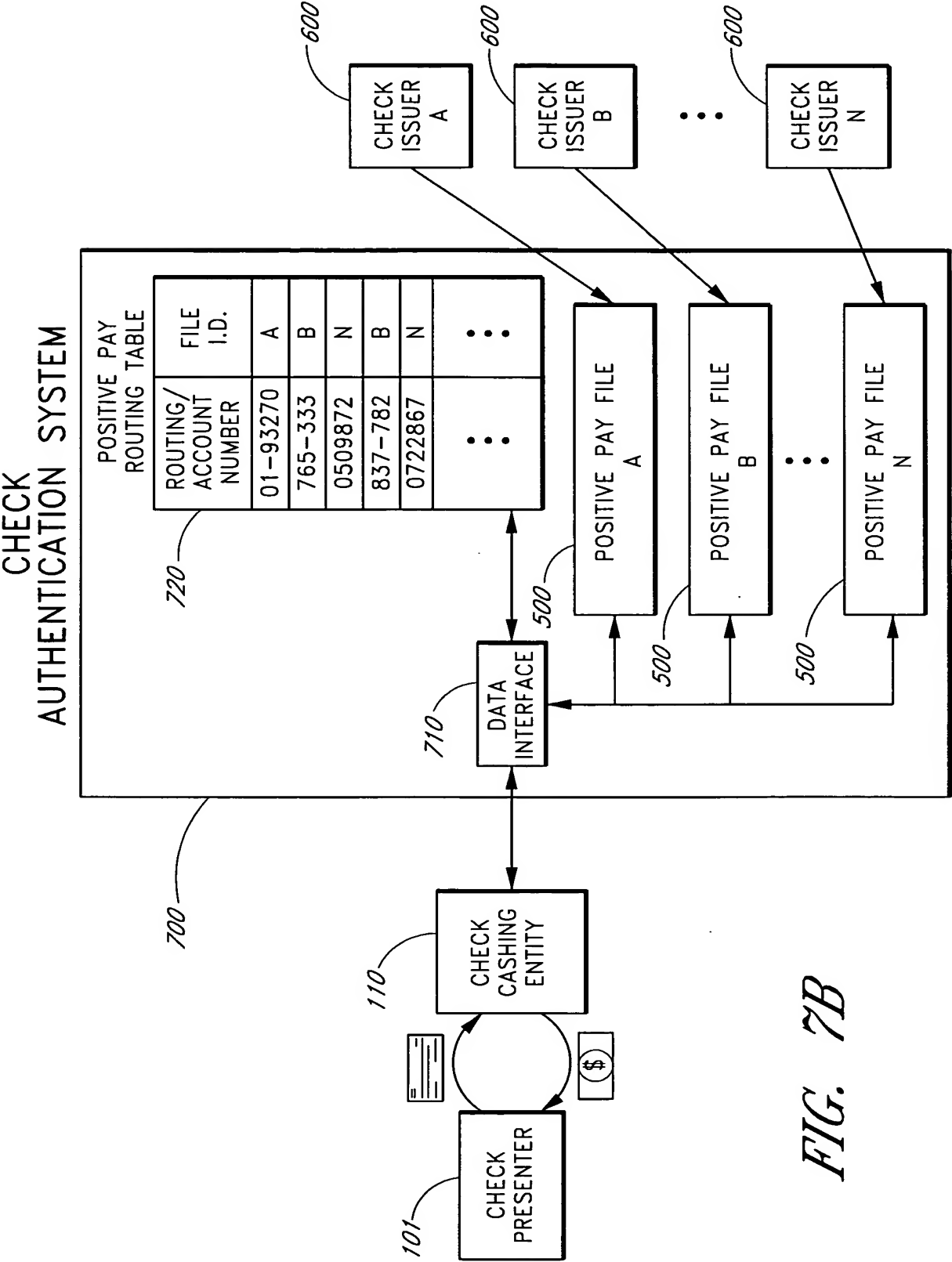


FIG. 6B





9/23



10/23

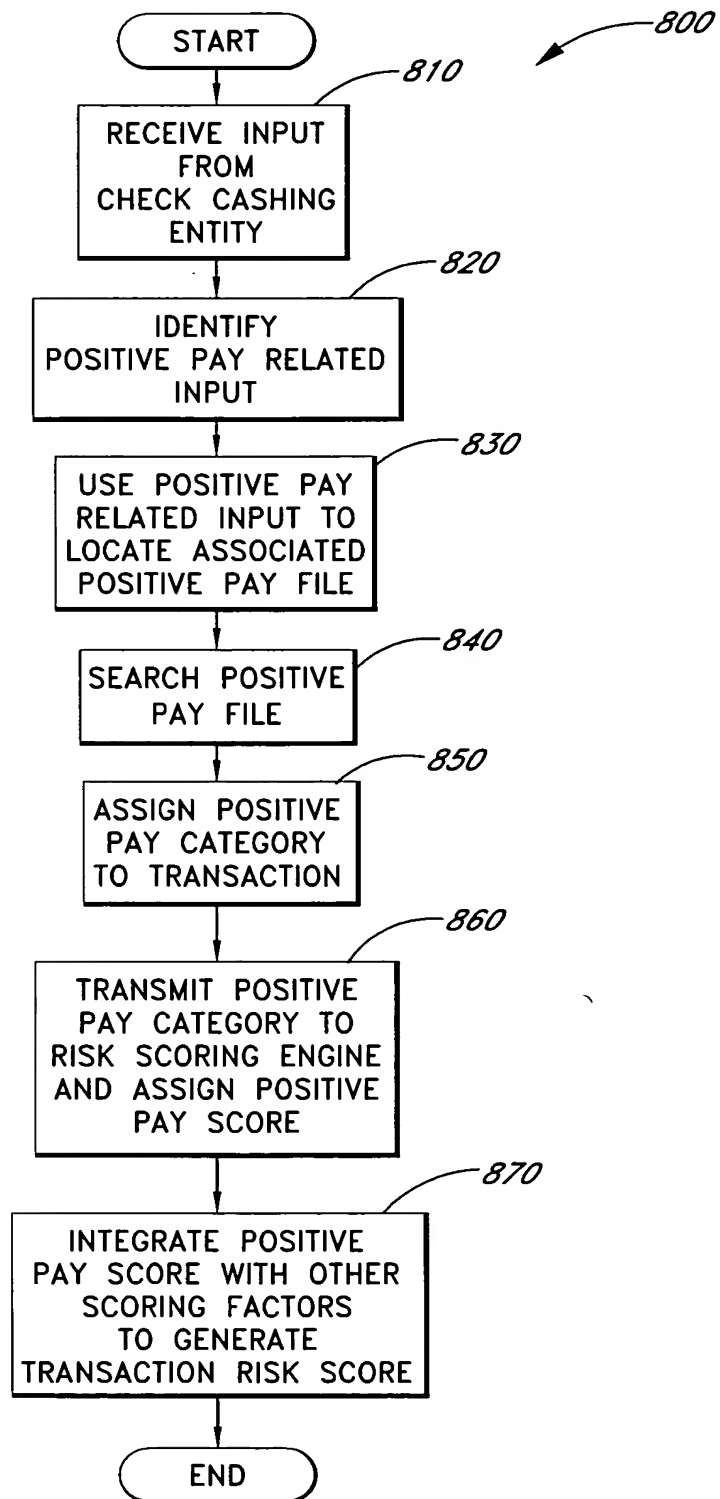


FIG. 8

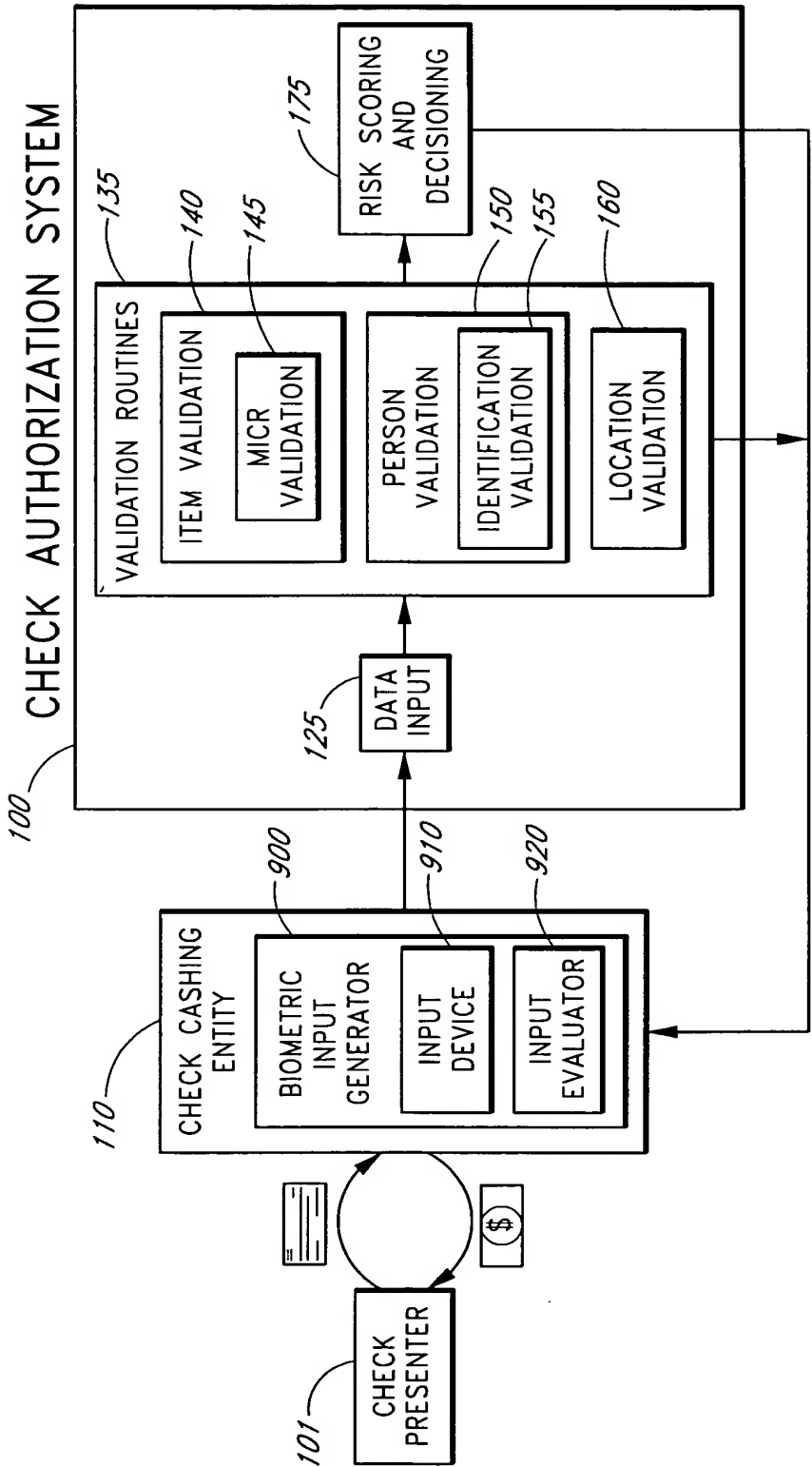


FIG. 9A

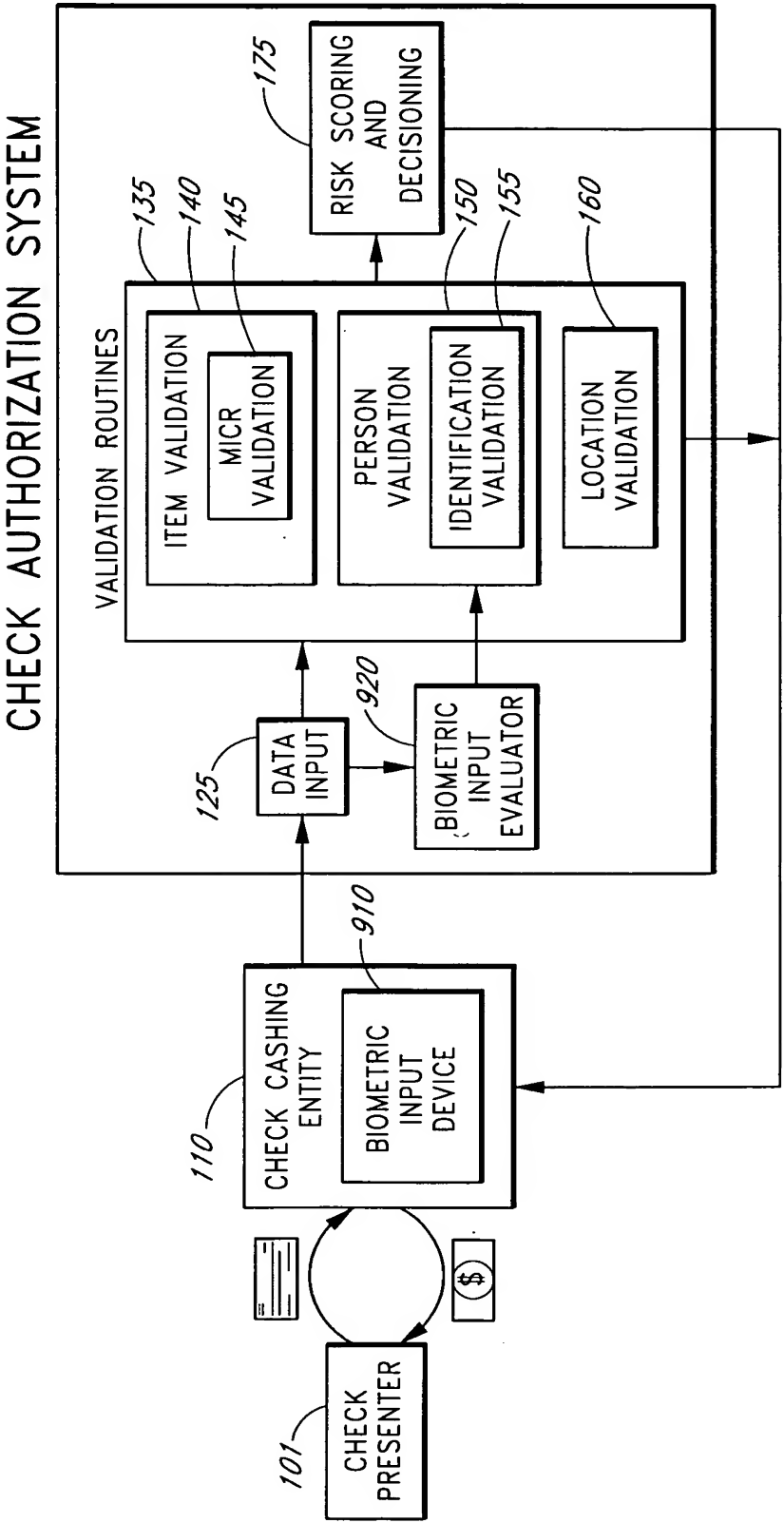


FIG. 9B

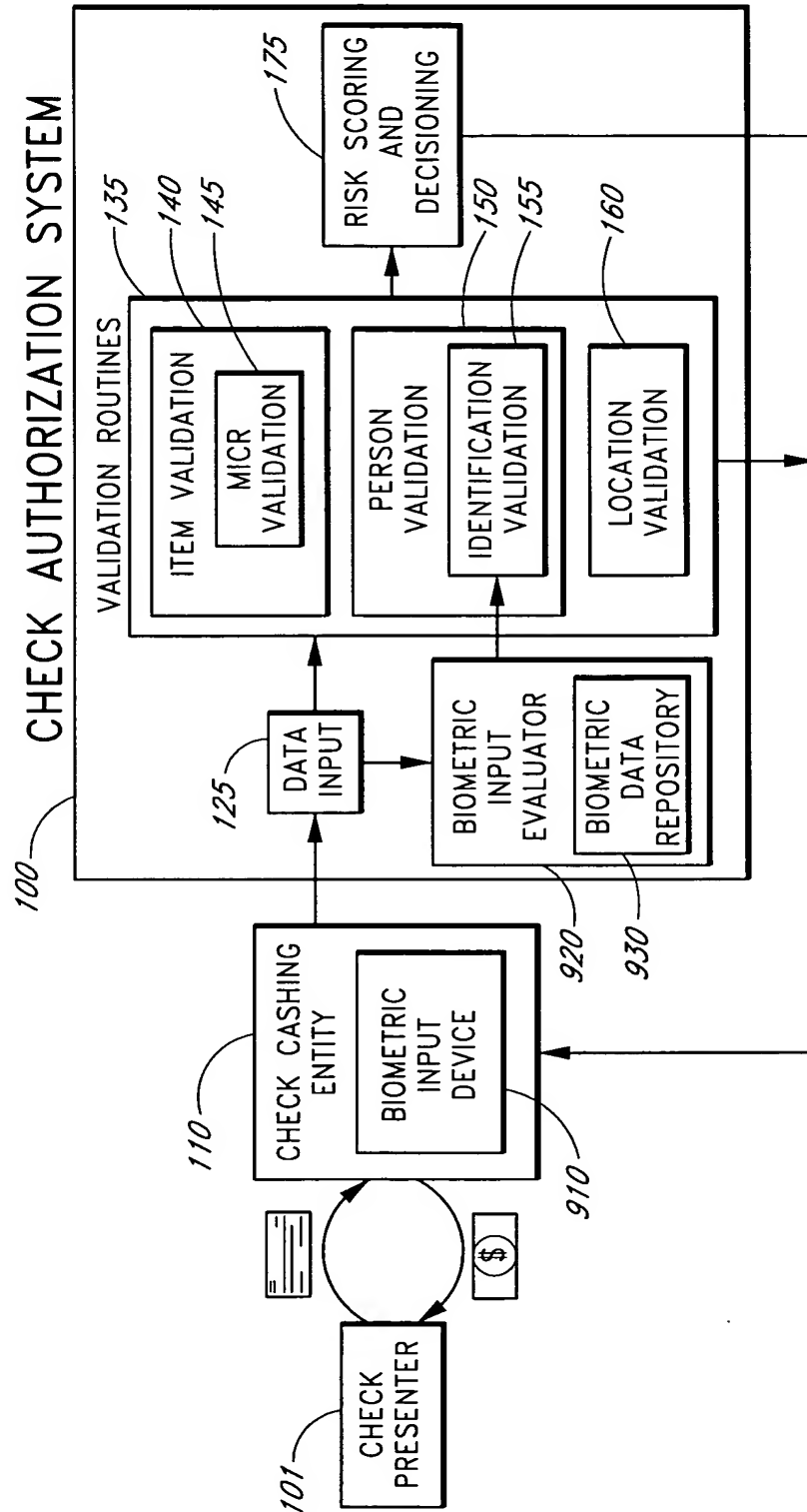


FIG. 9C

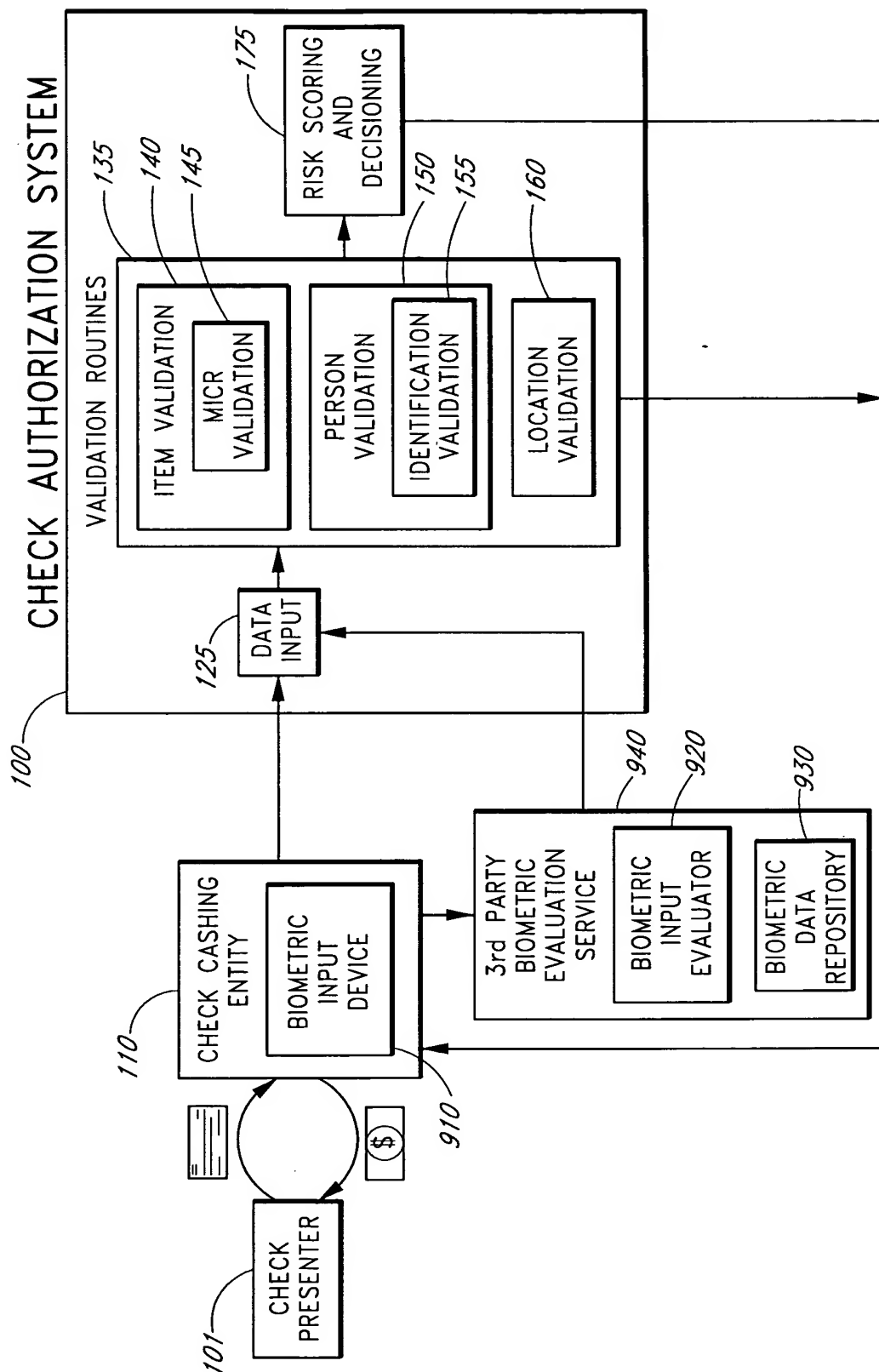


FIG. 9D

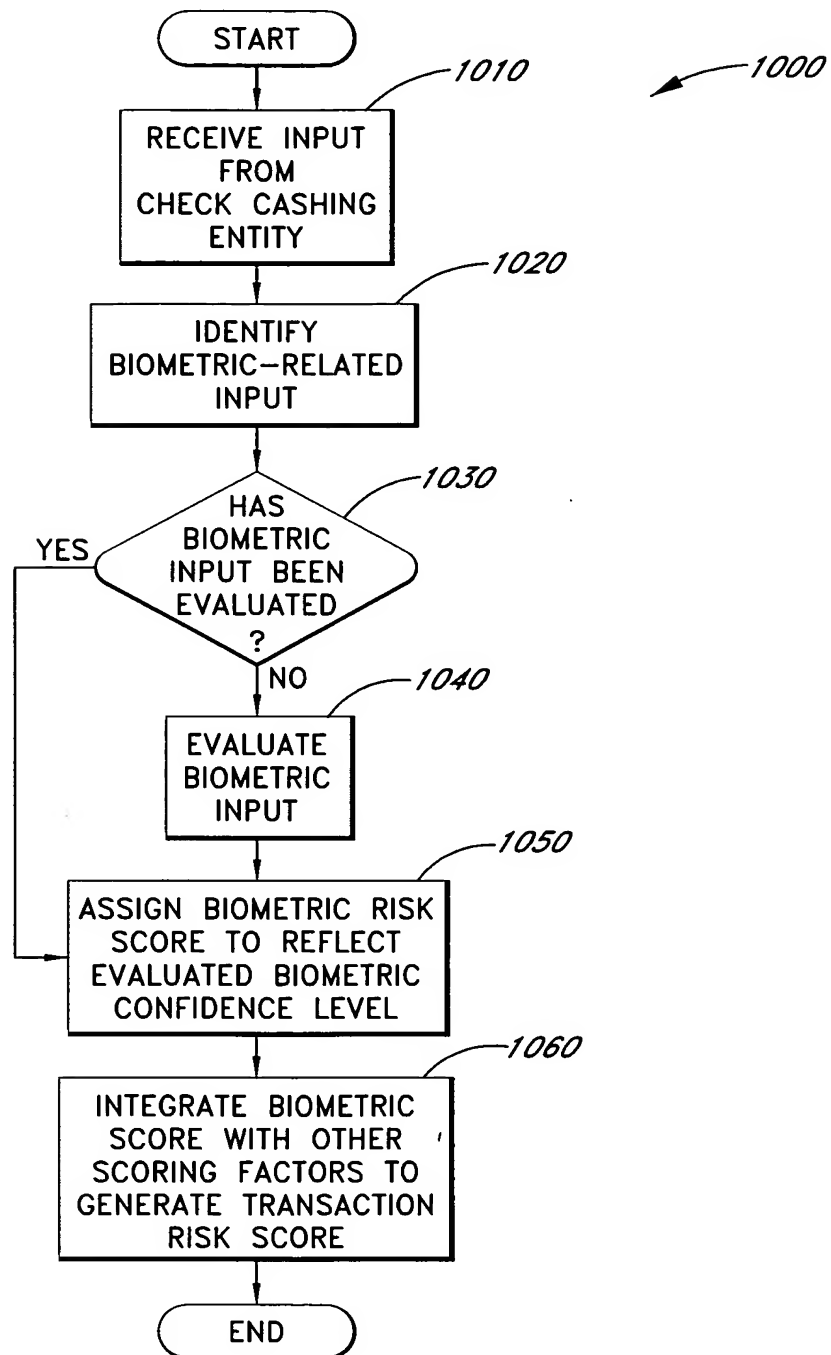


FIG. 10

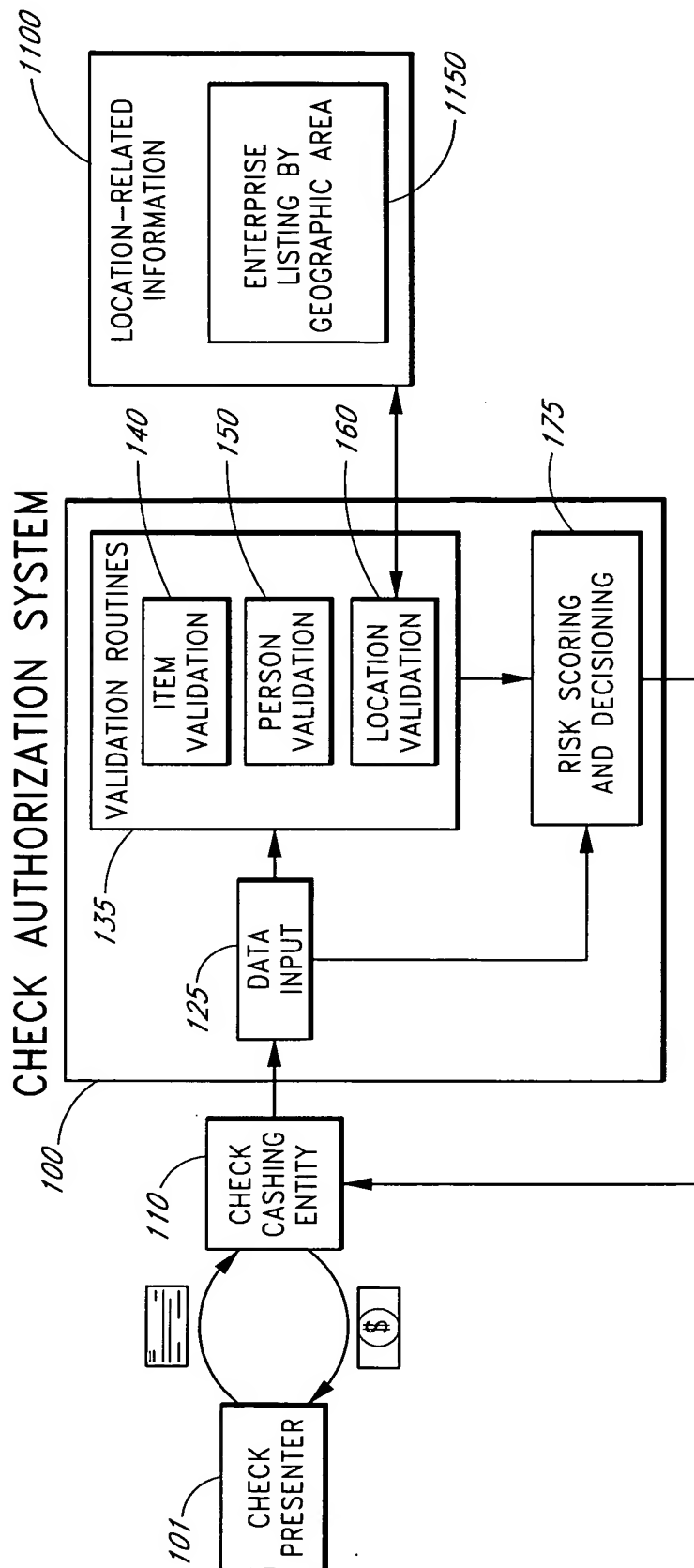
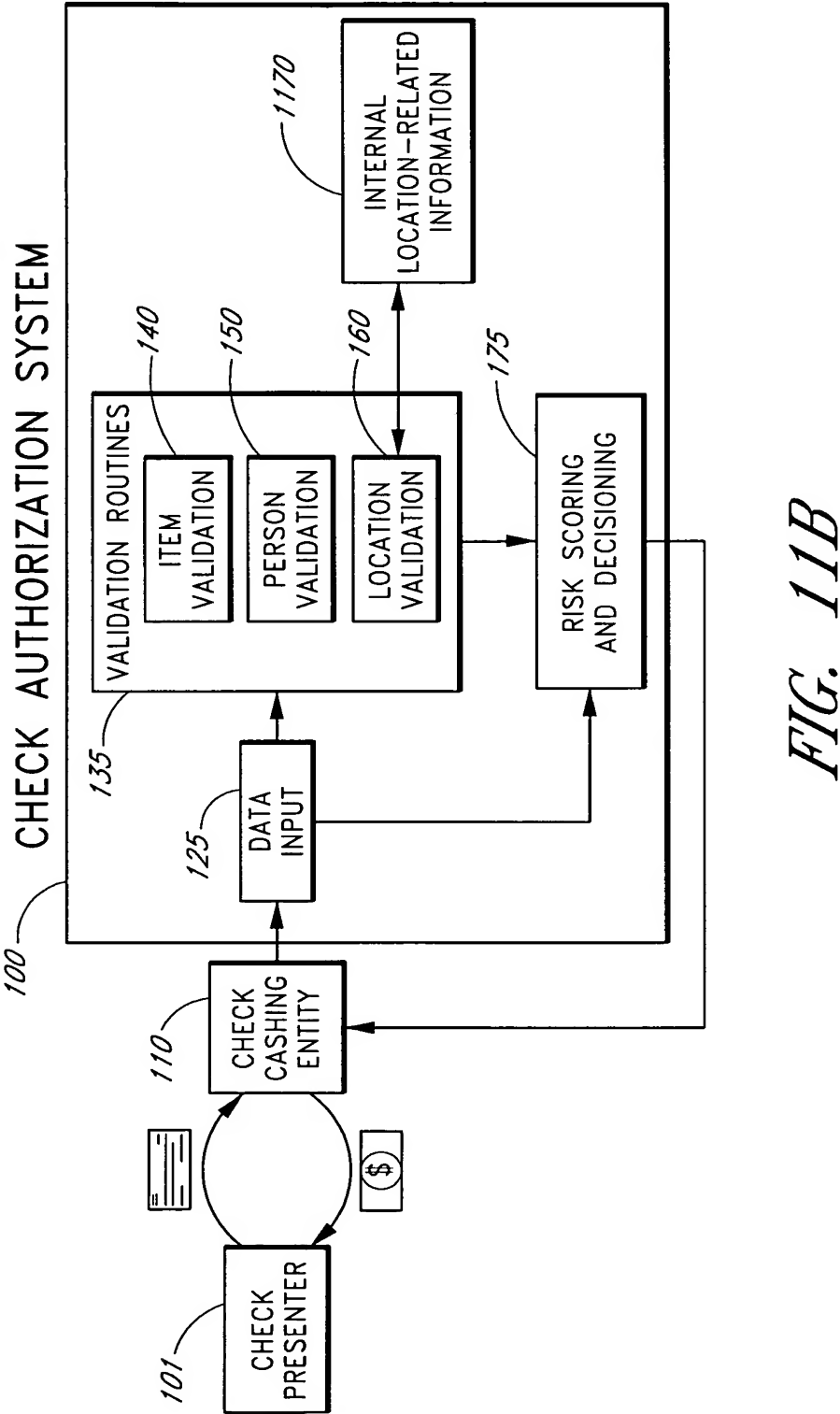


FIG. 11A





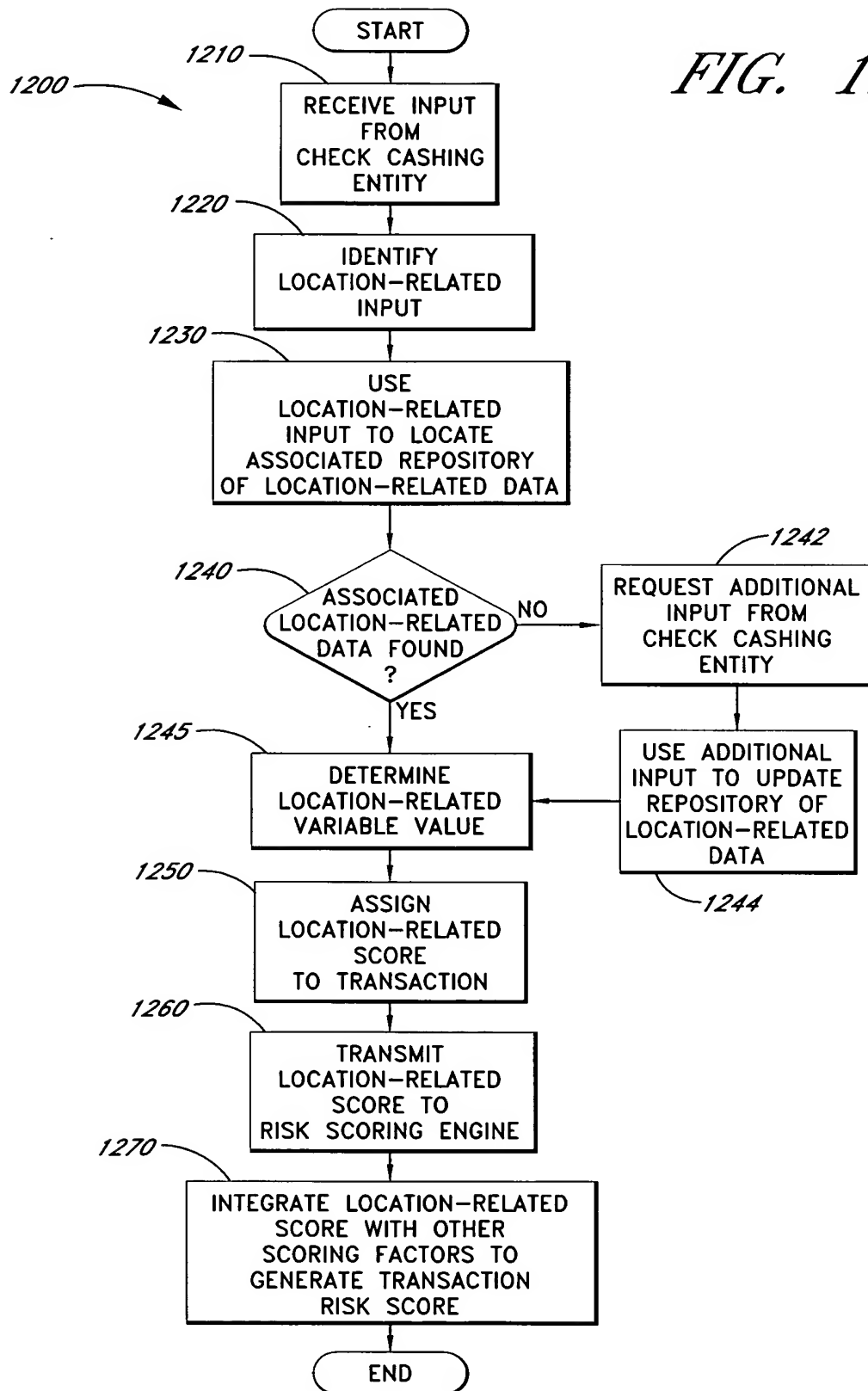
1170 ↗

ROUTING NUMBER	ACCOUNT NUMBER	PAYOR NAME	PAYOR LOCATION	...

1171 1172 1173 1174

FIG. 11C

FIG. 12



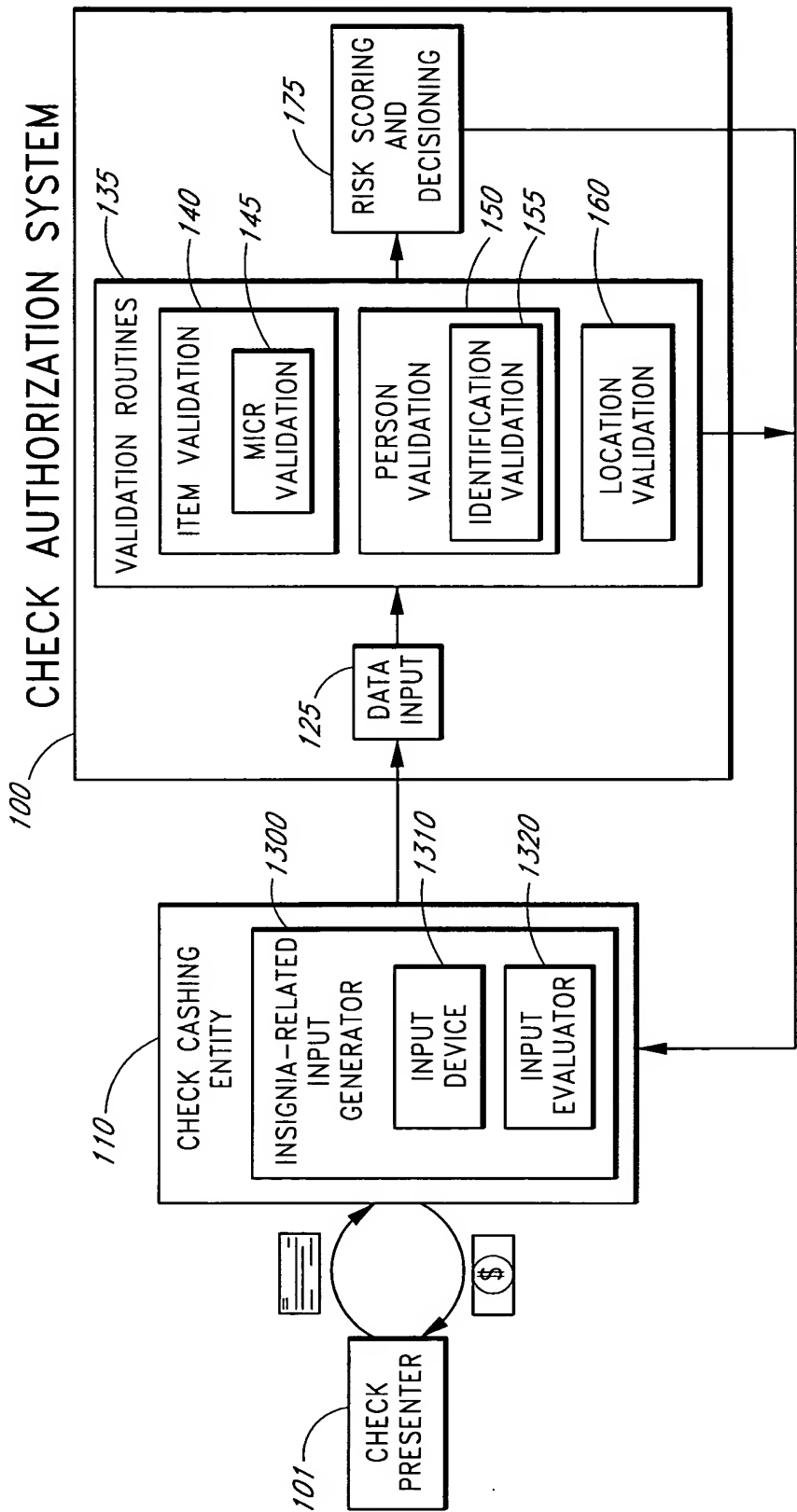


FIG. 13A

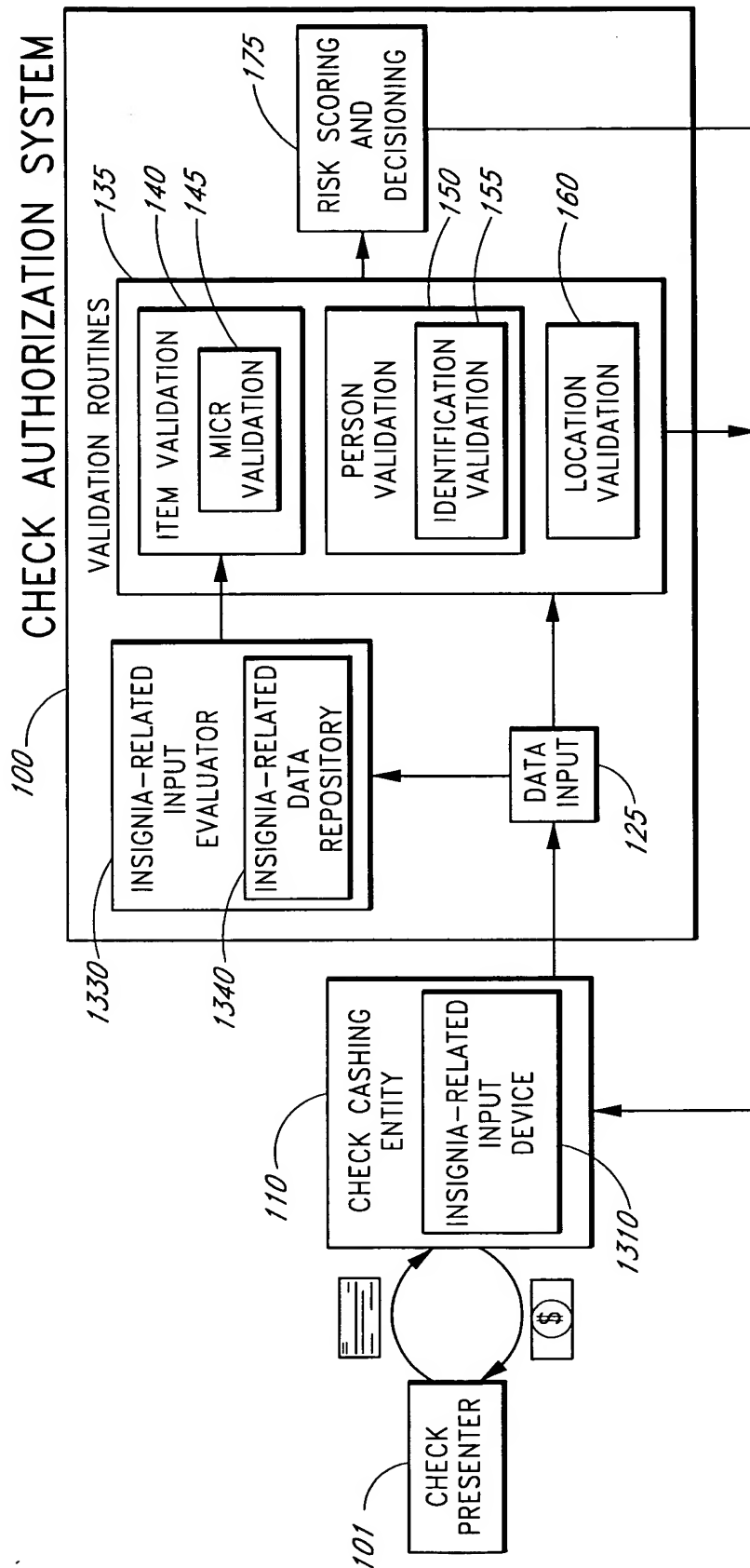


FIG. 13B

22/23

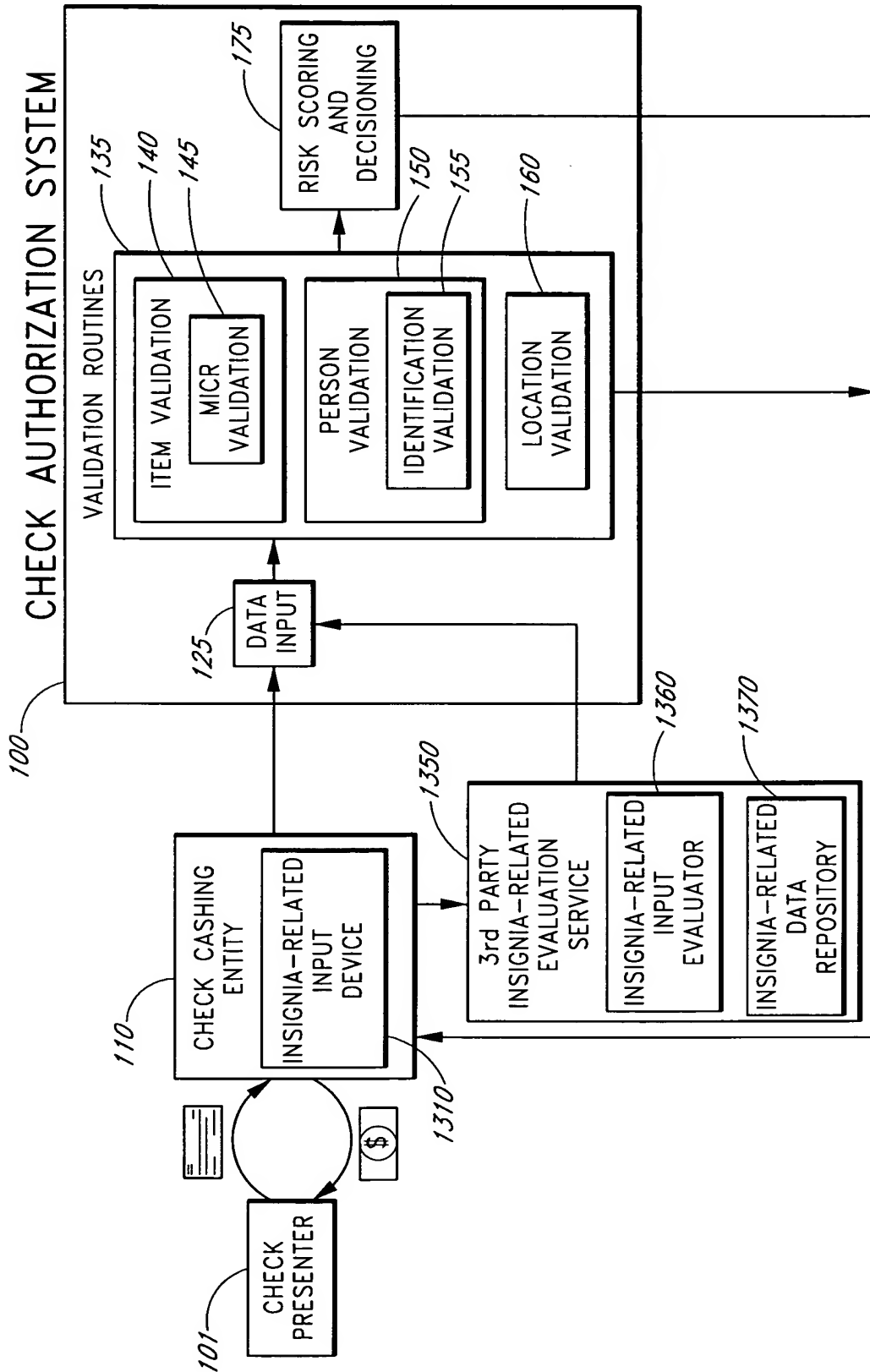
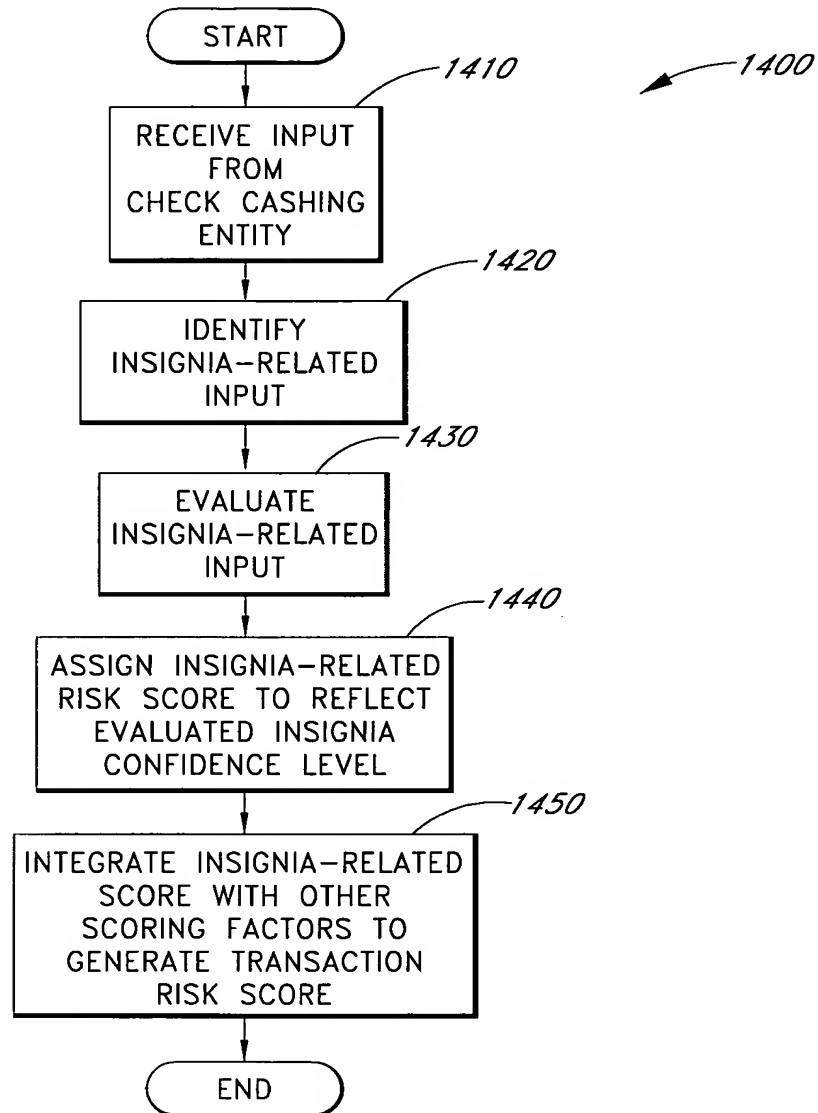


FIG. 13C



*FIG. 14*